

# SPOTLIGHT

American Income Life & National Income Life • May 2003 • Volume 36 • Number 5

“Get Excited!” Page 2

Critical Illness Page 16



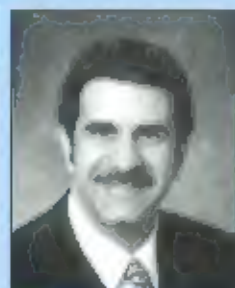
\$9,030,913

*Record Breaking April Production!*

*Quality of Business*



## “Get Excited”



FROM THE DESK OF:

**Roger Smith**

President & Chief  
Marketing Officer of  
American Income Life

“There it was again. It was contagious. It was spreading. It was infectious like white blood cells fighting off disease.”

About three weeks ago, I was getting ready to leave the office and, as usual, I said goodbye to my assistant, Ginny. As I wished her a good evening, she said to me, “You too and, by the way Roger, get excited!” I was about 20 steps down the hall before it sunk in — she had just told me to get excited.

As I back-tracked to her desk, I asked myself, “Did she just tell me, the excitement king, to get excited?”

Back at her desk, I said to her, “What did you say?” Once again, she repeated those words, “Get excited!” I then asked her, “Where did you hear that?” She told me that earlier that day when she left a message for Rick Altig to call me, he had ended his message with the comment, “Get excited!”

Throughout the next day, every time I thought about that little message — “Get excited!” — a shot of energy, enthusiasm, positive thinking and spirit would run through me. It was then I realized it is literally impossible to think negative thoughts while you are thinking about “getting excited!” In fact, I found it very similar to feeling sad and smiling at the same time. Once you force yourself to smile, it is very difficult not to feel happy. The same can be said for “getting excited” as it is very hard not to be motivated while you are feeling excited.

A week later, I was with Rick at the Executive Council meeting and Eric Giglione walked up. We all talked for a while, and as Eric was getting ready to leave he said, “By the way, get excited!”

There it was again! It was contagious. It was spreading. It was infectious, and it was battling all negative action the same way white blood cells in your body are constantly fighting off disease.

After the Executive Council meeting, I had about six or seven SGAs come up to me and say this last Council meeting was a breakthrough meeting.

I’m not so sure it wasn’t those two short words — “Get excited!” — that had swept over the meeting and generated the type of ideas and actions that would help catapult us over our \$100 million goal. I’m not so sure it wasn’t those two short words — “Get excited!” — that left us with a vision of accomplishing something bigger than any individual in that room. It is those two short words — “Get excited!” — that I hope infects you at this very moment.

Here is what I can tell you: good thoughts and actions can never produce bad results, and bad thoughts and actions can never produce good results. This isn’t rocket science — it’s basic — **get excited and get good results.**

It was about a month ago, Dottie and I took the kids on our first skiing vacation. While Dottie and the kids were challenging themselves to go to the next highest peak, I challenged myself to just get off the mountain in one piece.

Before I headed up for my first — and only — trip down the mountain I observed the chaos around me.

Once again, my timing had been impeccable and I found myself surrounded by thousands and thousands of people on spring break. People were crashing into each other and some were just lying on the ground like one of those “I’ve fallen and I can’t get up” commercials. People were swishing and swooshing, little kids were crying and parents were yelling. Needless to say, it was a zoo down there.

However, when I got to the top of the ski lift and looked down the mountain, it was a completely different picture. It was absolutely majestic with the downward path clearly marked.

I tell you this story because sometimes when we are involved in the daily chaos of our Agencies it is hard to see how majestic our opportunity really is. Sometimes it becomes difficult to see our way down even though the path is clearly marked. Sometimes it is just difficult to get excited, but get excited we must because our survival depends on it.

Take a minute and think. Who could have imagined that in three short years we would have seen the type of increases we have seen? The lifestyle and security our families are enjoying today is from money we have earned, not borrowed, and that is something exciting! Our Agency force is bigger now than it has ever been and that is exciting! We have broken record after record including writing over \$9 million in Net ALP and that is exciting! We are still going strong and that is exciting!

American Income was a good Company before; it is a better Company today and soon it will be a great Company and that, folks, is the reason to “Get excited!”

**You get what you need — \$100 million in 2003. Get excited!**

### Dates to Remember

**Monday, May 26, 2003**

The Home Office will be closed for the Memorial Day holiday.

**Wednesday, May 28, 2003**

All business and PR credits must be received in Waco to count for May production.

**Thursday, June 12 - Sunday, June 15, 2003**

American Income Life’s and National Income Life’s annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel.

**Thursday, June 26, 2003**

All business and PR credits must be received in Waco to count for June production.

**Friday, July 4, 2003**

The Home Office will be closed for the Independence Day holiday.

**Tuesday, July 29, 2003**

All business and PR credits must be received in Waco to count for July production.

### Congratulations are in Order!

**Kent Booze**, an MGA with the Vlad Basov Agency, has achieved \$100,000 of in force premium over the last 13 months.

**Donald Spence**, a GA with the Ramin Kouladji Agency, has achieved \$100,000 of in force premium over the last 13 months.

*Congratulations to both Kent and Donald on their outstanding accomplishment!*

### Total Bonuses Paid

This month American Income paid a total of \$734,480.20 in bonuses. For more information on American Income’s monthly bonuses turn to Page 15.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. *The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.*

### Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. **Net to Gross is only used during the Producer’s first eight months.**

<i>Retention:</i>	<i>67.0%</i>
<i>Net to Gross:</i>	<i>78%</i>

# Get Excited!



### AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families’ life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### SPOTLIGHT

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## Crossing Your T's and Dotting Your I's

At the Home Office, we deal with many Agency issues and questions and, as always, our number one priority is to assist Agencies in dealing with these inquiries and concerns. To make things a little easier on everyone, we have compiled a few helpful hints that may help solve a problem before one arises.

- **Designate an individual as the Agency go-to person.** This individual should be available to answer questions and should know where to find answers if they don't know. This individual should also act as the Agency representative. Too often calls from individual Agents tie-up many phone lines and several Home Office staff. Your Agency representative should be your first course of action.
- **Utilize the Agency Resource Center.** This Web site has answers to common questions, has downloadable forms, and provides a contact e-mail address. You can access the Agency Resource Center at [www.aillife.com](http://www.aillife.com).
- **Use your e-mail.** E-mail is the most efficient way to communicate with the Home Office. You won't get a busy signal and you will always get a timely response. E-mail is open 24-hours a day and you can use it at your convenience any time of the day or night.
- **Complete all Summary Sheets correctly.** Many Agents use Summary Sheets with their presentations and they leave the form with the applicant. It is a really great reference tool that can be used by the applicant provided it is completed correctly and reflects the coverage the applicant actually bought. A new Summary Sheet should be used if the applicant decides on different coverage. Use the AG-2324 form provided by the Home Office because it clearly lists information regarding various coverages. Remember, only leave the Summary Sheet that shows what the applicant purchased.
- **The concept of Insurable Interest.** The concept of Insurable Interest states that the owner of a policy must have an interest in the continuance of the life of the insured at the time of application. The law recognizes that parents have insurable interest in their children and it is, therefore, reasonable for them to own the child's insurance policy. Grandparents and legal guardians have limited insurable interest which requires parental consent to issue coverage. Also, a grandparent or guardian named as the owner of the policy is not usually appropriate.
- **Some policies have waiting periods.** It is important for you to be familiar with any waiting periods in the policies you sell. When you sell an A&H policy, you must leave an outline of coverage. The outline of coverage provides information regarding any waiting periods and the policy itself will also detail any waiting periods. Remember, it is your responsibility to make the applicant aware of any waiting periods.
- **When you should not collect CWA.** CWA should not be collected with trial applications. The following age and face amount limits are as follows: 1. For ages 0 to 17 the face amount is \$100,000 or more, and 2. For ages 18 and up the face amount is \$300,000 or more. The face amount includes ADB. Also, no CWA should be collected on ART plans. If you do send in CWA with these applications, the CWA will be returned to the applicant.

### Promoted To Supervising Agent

Tianni Ahlstrom Rick Altig Minnesota	Philip Currie Vlad Basov Texas	David Galbreath Steve Friedlander New Zealand	Daniel Lamarche Rick Altig Ontario	Stephen Perotti Jatoff-Foii California	Kenneth Standley Mark Hancock Indiana
Derrick Alsop Rick Altig Tennessee	Adonis Dadi Eric Giglione New Jersey	Kristie Gill Rick Altig Alberta	Brent Marston Geneser-Geneser Missouri	Richard Phillips Rick Altig Manitoba	Ivy Steele-Woodcock Jatoff-Foii California
David Ancral Bill Jennings Illinois	Jacqueline DeBacker Joshua Chalom Ontario	David Godorf Rob Bales Ohio	Leonard Mathis Mike Jones Michigan	Alyssa Pierce Rick Altig Tennessee	Patrick Stenglein Rick Altig Minnesota
Trisha Balout Rick Altig Saskatchewan	Chad Deley Rick Altig Manitoba	Jeffrey Haas Guy Rouelle Vermont	Jason Maurren Furer-Whittinghill California	Jeremy Pilotte Geneser-Bitman Illinois	Brigitte Synesael Altig-Marilyn Ontario
Katharine Bartko Bill Jennings Colorado	Jon-Paul Dew Giglione-Brister Massachusetts	Dennis Halfpenoy Ramin Kouladji New Brunswick	Carol McCulla Altig-Marilyn Ontario	Bret Prange Geneser-Bitman Illinois	Jarrod Taylor Rick Altig Tennessee
David Beeson Rick Altig Illinois	Marshall Ducote Nick Nibkowski Louisiana	Eric Hawkes Marcellus Adams Utah	James McGowan Altig-Marilyn Ontario	Jason Richardson Giglione-Brister Massachusetts	Bernard Thomas Ali Shahrak Virginia
Andrew Bishop Rick Altig Washington	Harold Eason Scott Smith Illinois	Eric Hoen Bill Jennings Colorado	Shane Mescham Rick Altig South Dakota	Lisa Roemer Eric Giglione Pennsylvania	Brian Underwood Geneser-Geneser Illinois
Ben Carbonette Rick Altig Ontario	Dennis Edsell Eric Giglione Pennsylvania	Thomas Holstein Geneser-Geneser Missouri	Shaun Mitchell Geneser-Geneser Missouri	Christopher Sanders Hurst Kopp Arkansas	Raul Varillas Joshua Chalom Ontario
Brooke Christensen Eric Neal Texas	Carlos Espinel Marc Zipper Florida	Patrick Holt John Akers Iowa	Frank Moser Hurst Kopp Arkansas	Anthony Scavera Rick Altig Washington	Chris Whitehead Alan Jennings Alabama
Robert Cluys Eric Giglione New Jersey	John Farley Rick Altig Illinois	Richard Hurley Geneser-Bitman Illinois	Elmore Mundell Scott Smith Indiana	Justi Shelton Scott Smith Michigan	Oswald Zaldana David Cohen California
Daniel Connell Brent Cohen California	David Faraway Rick Altig Alberta	Fitzroy Jacobs Rick Altig Ontario	Justin Osborne Vlad Basov Texas	Craig Smith Altig-Marilyn Ontario	
Ryan Cousar Rick Altig Tennessee	Terrence Ford Eric Giglione Pennsylvania	Kristen Kank Bill Jennings Colorado	John Orten Geneser-Bitman Illinois	Lisa Smith Robert Smith Oklahoma	
David Cummings Marc Zipper Florida	Brian Fotovich Geneser-Geneser Kansas	Margaret Kimber Ali Shahrak North Carolina	Isabella Parlatore Geneser-Bitman Illinois	Michael Snow Marcellus Adams Utah	

### Promoted To General Agent

Thomas Allgood Brent Cohen South Carolina	Sherry Carvin Geneser-Geneser Kansas	Roland Fletcher Geneser-Bitman Illinois	Daryl Kenney Scott Smith Indiana	Laurence Marscheck Marc Zipper Florida	Victor Quimson Jatoff-Foii California
Regina Arnold Alan Jennings Michigan	Megan Christopher Williams-Williams Georgia	Frederick Haduyin Durhan Oldham New York	Peter Koch Bill Jennings Colorado	Taras Monroe Geneser-Geneser Missouri	William Slocum James Surace Pennsylvania
James Bailey Geneser-Bitman Illinois	Jason Crain Vlad Basov Texas	Brandon Ito David Cohen California	Daniel Limon Eric Neal Texas	Clay-Nghia Nguyen Vlad Basov Texas	Mark Smolen David Zaphin Connecticut
Carlos Bastardo Scott Smith Illinois	Robert Dunn Marc Morton Ohio	Torrey Jewett Guy Rouelle Vermont	James Majors Hurst Kopp Arkansas	Gaurang Pandya Joshua Chalom Ontario	Robert Tierney Mark Hancock Indiana

### Promoted To Master General Agent

Linda Amante Rick Altig Washington	Kent Boeze Vlad Basov Illinois	Joshua Goodman Bill Jennings Colorado	Kirk Kutsky Geneser-Bitman Illinois	Brian Quinn Geneser-Geneser Illinois	Richard Spicer Altig-Marilyn Ontario
Jeremy Baker Geneser-Geneser Kansas	Cheryl Brottem Alan Jennings Alabama	Paul Hall Rick Altig Tennessee	Asher Lavallee Rick Altig Manitoba	Robert Russo Rick Altig Alberta	Andrew Torres Altig-Marilyn Ontario
Alex Bluhm Jatoff-Foii California	Tod Brown Mark Hancock Indiana	Joshua Isble Rick Altig Tennessee	Travis Price Rick Altig Washington	Jay Sidens Mike Jones Ohio	Jeff Williams Altig-Marilyn Ontario

## INDIVIDUAL PRODUCERS



1. Rusty Jewell  
New Orleans, LA



2. John McGrath  
Calgary, AB



3. Michael Nowak  
Rochester, NY



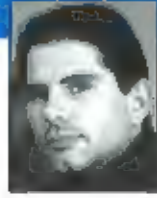
4. William Whitaker  
Billings, MT



5. Marlon Underwood  
Woodridge, IL



6. William Harris  
Raleigh, NC



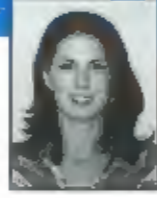
7. Russell Morris  
Altamonte Springs, FL



8. Timothy Cruise  
Woodridge, IL



9. Russell Lewis  
Rochester, NY



10. Victoria DeRosier  
Marietta, GA

## INDIVIDUAL PRODUCERS

All Time Record to Beat  
Month: \$51,235 Net ALP Marlon Underwood

### April Production

Name	Net ALP	NG <sup>A</sup>	Rtn	MGA	SGA
1. Rusty Jewell	\$43,962	94		James Palmes	Nick Nitkowski
2. John McGrath	39,055		73.3	John McGrath	Rick Altig
3. Michael Nowak	23,543	99		Jim Bianchi	Durhon Oldham
4. William Whitaker	19,667	95		Wesley Bangs	Rick Altig
5. Marlon Underwood	19,630		71.7	Marlon Underwood	Scott Smith
6. William Harris	17,650	91		Derek Hartley	Ali Shahrak
7. Russell Morris	17,547		85.9	Steven Jakubczak	Marc Zipper
8. Timothy Cruise	17,175		78.4	Steven Greer	Scott Smith
9. Russell Lewis	17,136	98			Durhon Oldham
10. Victoria DeRosier	16,983		100.0		Williams-Williams
11. Paulo Rosa	16,622	89		Alex Langford	Rick Altig
12. Kent Booze	16,512		67.5	Kent Booze	Vlad Basov
13. Samuel Christmas	16,260	88		Kevin Khadivian	Scott Smith
14. David Ragland	16,254		72.7		Tyrone Conard
15. Jerome Cardwell	16,202	100			Shashi Parekh
16. Michelle Mihelic	16,192	100			Joshua Chalom
17. Harold Buck	16,148	99		Joseph Diecadue	Nick Nitkowski
18. Eunice Smith	15,860	80		Vann Durham	Matt Blumert
19. John Burnett	15,729		67.0	Ronald VanWoesik	Vlad Basov
20. David Wang	15,637		73.8	David Wang	Scott Smith

<sup>A</sup> Percentage of Net to Gross

All Time Record to Beat  
Year: \$277,779 Net ALP Marlon Underwood

### YTD Production

Name	Net ALP	NG <sup>A</sup>	Rtn	MGA	SGA
* 1. David Wang	\$87,467		73.8	David Wang	Scott Smith
* 2. Rusty Jewell	86,686	94		James Palmes	Nick Nitkowski
* 3. Timothy Cruise	73,722		78.4	Steven Jakubczak	Scott Smith
* 4. Carlos Bastardo	61,040	78		Marlon Underwood	Scott Smith
* 5. Marlon Underwood	60,687		71.7	Marlon Underwood	Scott Smith
* 6. James Dattilo	57,008		77.3	James Dattilo	Marc Zipper
* 7. John McGrath	56,832		73.3	John McGrath	Rick Altig
* 8. Matthew Wolfanger	55,863		78.0	Paul Rumbac	Durhon Oldham
* 9. Eddie Norman	54,940		83.8	Eddie Norman	Scott Smith
* 10. Eunice Smith	54,445	80		Vann Durham	Matt Blumert
11. Kent Booze	54,166		67.5	Kent Booze	Vlad Basov
12. Samuel Christmas	53,359	88		Kevin Khadivian	Scott Smith
13. Russell Morris	52,600		85.9		Marc Zipper
14. Frederick Hadayia	52,146	88		Steven Greer	Durhon Oldham
15. Abdulrazzaq Ahmed	50,579		70.2	Narinder Dhillon	Scott Smith
16. Michael Nowak	50,090	99		Jim Bianchi	Durhon Oldham
17. Stefan Reynolds	49,501	94		Lawrence Hauck	Steve Friedlander
18. Allan Gilbert	49,169		68.5	Brian Waller	Scott Smith
19. Robert Russo	48,963		84.9	Robert Russo	Rick Altig
20. Al-Karim Walji	48,501		84.2	Melinda-Rae Lyse	Rick Altig

<sup>A</sup> Percentage of Net to Gross

**MONETARY DONATIONS**

**American Income & National Income**

- Donated \$5,000 to the International Union of Police Associations for their Police Survivors program.
- Contributed \$10,000 to the James R. Hoffa Memorial Scholarship Fund.

**David Cohen Agency**

- Donated \$700 to the Citrus Belt Bowling Associations annual tournament. Also offered \$100 for every perfect game bowled.

**Geneser-Bitman Agency**

- Donated \$100 to the United Steelworkers of America District 7 annual golf tournament.

**Mark Hancock Agency**

- Contributed \$150 to the Jefferson Jackson Dinner.

**Joseph Manone Agency**

- Contributed \$1,000 to the Wisconsin State Employees Union Jim Boyd Memorial Scholarship Fund.

**Total \$16,950.00**

**OTHER DONATIONS**

**Geneser-Bitman Agency**

- Donated a cooler to the UFCW 534 — Belleville as an attendance prize for their annual picnic.

**Hurst Kopp Agency**

- Participated in collecting 165 lbs. of food for the Arkansas Foodbank Network.

**Joseph Manone Agency**

- Made a donation to the Fond du Lac County Labor Council food drive.



**WINDBER STRIKE OF 1922-23**

Windber-area Berwind White workers joined a national strike by United Mine Workers of America in April 1922 for improved wages and working conditions, civil liberties, and recognition. The strike lasted 16 months; families of strikers were evicted from company housing. A City of New York inquiry exposed deplorable living and working conditions and urged nationalization of coal mines.



**Inset Photo Left to Right**  
 Breoda Swecker —  
 PR Rep. - Chris Lafond Agency  
 Cecil Roberts —  
 International President - UMW

**Marker Photo, Left to Right**  
 Cecil Roberts —  
 International President - UMW  
 Ron Stipanovich —  
 Sec/Treas - UMW District 2  
 Ed Yankovich —  
 President - UMW District 2  
 Dan Kaue —  
 International Rep. - UMW  
 Bill George —  
 President, Pennsylvania AFL-CIO

Pictures taken at the Mitchell Day Celebration during the dedication of the State Historical Marker recognizing the Windber Strike of 1922-1923, Windber, PA.

Photo of AFA President Pat Friend (center), Jules Pagano (right) and Hugh Walsh (left) — presentation of two checks:

- Labor Project for Working Families
- National Interfaith Committee for Worker Justice



Join us in saluting MGA Laurie Gruber (center). She was honored by the Fond du Lac Labor Council for her years of service and participation. She was a delegate to the council and assisted in organizing their Labor Day parade. To her left is the President of the Council, Chuck Meyer, and to her right is Norm Bertram, a trustee.



"A warm and heartfelt thank you to Shannon Walker for her dedication and voluntary service to our brothers and sisters in need. Whether it's collecting and serving food for the hungry, working with at-risk youth, or contributing time and energy to fundraising events, this OPEIU Local 277 member raises the bar for providing service to the labor community."




Join us in saluting Shannon Walker (center) for receiving an award from the North West Oregon Labor Council for the work she is doing in her community. Shannon has only been with AIL just over a year, and her involvement with the labor community has been outstanding.

## SUPERVISING AGENTS




**1. Michael Jackson**  
Woodridge, IL



**2. Stefan Reynolds**  
Auckland, NZ



**3. Scott Svoboda**  
Omaha, NE



**All Time Record to Beat**  
Month: \$43,409 1st Yr. Gino Tanzil

**All Time Record to Beat**  
Month: \$50,606 Net ALP Chad Roehrs

### April Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Michael Jackson	\$24,762	\$28,666	84		7	Eric Nichols	Scott Smith
2. Stefan Reynolds	23,560	34,430	100		2	Lawrence Hauck	Steve Friedlander
3. Scott Svoboda	22,103	24,364	88		3	David Melcher	John Akers
4. Philip Wiley	22,095	37,367	94		3	Derek Hartley	Ali Shahrak
5. Cassandra Baryk	21,076	29,344	95		3	Derek Hartley	Ali Shahrak

**All Time Record to Beat**  
Month: \$142,726 1st Yr. Vladimir Opra

**All Time Record to Beat**  
Month: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Gregory Krier	\$68,530	\$98,142	85		5	Jason Danielson	Rick Altig
2. Michael Jackson	61,414	87,245	84		7	Eric Nichols	Scott Smith
3. Philip Wiley	45,301	87,317	94		3	Derek Hartley	Ali Shahrak
4. Barry Garelick	37,216	57,538	90		3	David Hausman	Eric Giglione
5. Joseph Callahan	35,322	72,733	91		1	Wesley Bangs	Rick Altig


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS

**1. Fernando Amorim**  
Raleigh, NC



**2. Robert Morrison**  
Kanata, ON




**3. Michael Czopek**  
Plymouth Meeting, PA



**4. Shannon Richardson**  
Swansea, IL



**5. Denard Cooper**  
Edison, NJ



**All Time Record to Beat**  
Month: \$102,403 1st Yr. Eric Neal

**All Time Record to Beat**  
Month: \$111,262 Net ALP Eric Neal

### April Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
1. Fernando Amorim	\$45,135	\$48,320	93		8	Derek Hartley	Ali Shahrak
2. Robert Morrison	41,886	41,886	94		6	Timothy Simpson	Rick Altig
3. Michael Czopek	41,197	54,746	88		9	David Hausman	Eric Giglione
4. Shannon Richardson	39,076	48,389		66.8	5	Joshua Robinson	Geneser-Bitman
5. Denard Cooper	36,359	48,930		69.4	7	Marc Rosen	Eric Giglione
6. Khari Samuel	35,400	39,707	93		5	John Baldo	Giglione-Britter
7. James Bailey	34,054	38,875		68.7	4	Leslie Taylor	Geneser-Bitman
8. Tracey Johnston	32,908	37,503	84		5	Patrick Shehan	Geneser-Geneser
9. Stephen Saul	32,409	45,514	96		8	David Hausman	Eric Giglione
10. Jerrell Thornton	32,084	40,598	91		3		Wittenbach-Ostrovsky

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. Eric Neal

**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	SGA
* 1. Lori Boynton	\$124,110	\$124,110		71.9	2	Jeffery Churchfield	Rick Altig
* 2. Fernando Amorim	123,251	143,943	93		8	Derek Hartley	Ali Shahrak
* 3. Kevin Leonard	121,795	155,704	87		5	Marlon Underwood	Scott Smith
* 4. Benjamin Gibbs	112,266	142,680	85		3	Leslie Taylor	Geneser-Bitman
* 5. Michael Czopek	104,047	155,389	88		9	David Hausman	Eric Giglione
6. Denise Gilbert	101,832	114,640		70.3	3	Brian Waller	Scott Smith
7. Denard Cooper	98,032	133,943		69.4	7	Marc Rosen	Eric Giglione
8. Tracey Johnston	93,862	110,276	84		5	Patrick Shehan	Geneser-Geneser
9. Asif Javaid	90,411	109,721	80		6	David Hausman	Eric Giglione
10. Hal Herman	86,920	136,720		77.2	4	Paul Rumbuc	Durham Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# Sales Potential: Quick Checklist\*

Q: Do you have a well defined business development strategy?

Please circle the most appropriate response.

	Not Doing	Average Performance			Doing Great
1. Everyone in the Agency can clearly articulate the vision of the Agency and where sales fits into the overall picture.	1	2	3	4	5
2. The Agency has identified and established a target customer profile.	1	2	3	4	5
3. The Agency possesses the skills, resources, and company relationships to attract and retain those target clients.	1	2	3	4	5
4. The Agency knows what competitors are doing to meet client needs and desires.	1	2	3	4	5
5. The Agency has established outstanding two-way communication with existing clientele (i.e. providing clients information and listening effectively).	1	2	3	4	5
6. The Agency does research to identify prospects who fit the profile of the target customer.	1	2	3	4	5
7. The Agency actively solicits referrals from existing customers.	1	2	3	4	5
8. The Agency has clearly defined and implemented a process for developing new business.	1	2	3	4	5
9. Product offerings match the needs of customers (existing and prospective).	1	2	3	4	5
10. Agency placements (submissions to companies) are complete and accurate.	1	2	3	4	5
11. The Agency regularly looks for ways to improve the effectiveness of sales and servicing efforts.	1	2	3	4	5
12. The Agency conducts customer surveys to understand its performance relative to customer expectations.	1	2	3	4	5
13. Agency excels in customer service.	1	2	3	4	5
14. Agency maintains industry and specific customer knowledge.	1	2	3	4	5
15. Agency provides thorough training in product knowledge.	1	2	3	4	5

## Scores:

15-31 Needs Improvement

32-60 Average

60-75 Superior

# Quality Forum: Business Quality

Business quality is a critical issue for any Agency. In order to keep generating new business (and new commissions), maintaining the business you have must stay at the forefront of the insurance professional's agenda. We asked two of our top SGAs to fill out the survey to the left and take a moment to discuss the results. The following are their scores and thoughts.



**Durhon Oldham**  
State General Agent  
New York  
Score: 70

"We take a proactive approach to quality of business rather than a reactive approach. My philosophy is to do it right the first time.

I take business quality into account during the contracting process. I look for ethical individuals with a great deal of integrity. These are the salespeople who understand what quality is and usually write quality business. Great quality comes from a solid foundation, and a foundation is built with your Agents.

I like for my Agents to focus on the presentation. We broach subjects in our training like setting up a sound presentation, how not to oversell, and always look for a good fit. Many Agencies focus their training on overcoming objections. We train our Agents to deal with objections in their presentation before they are even brought up — an objection without power is a sale.

Another component of training and business quality is field training. Our Agents learn by doing, and it all involves a simple three step process: 1. Paint the picture — show your clients examples of how the coverage can be used; 2. Create the need — point out the customer's existing gaps in coverage, and 3. Fill the need.

Each policy, before it is submitted to the Home Office, is first checked by two Managers, then by one customer service Agent and finally by our MGA.

We don't spend a lot of time on lapsed business because that is a situation that doesn't occur very often. However, if it does, we have a system in place to handle it proactively."



**Joseph Manone**  
State General Agent  
Wisconsin  
Score: 66

"Quality of business, or rather writing quality business, is one of the most important, if not *the* most important, thing we do. Everything in our Agency revolves around quality.

Quality starts with training. We offer two training sessions a week for new and existing Agents. During these training sessions we cover such topics as product knowledge, presentation skills and business preservation. We provide our Agents with this extensive training to assist them with every aspect of writing business. We also let them know that renewals are something for which they have to work — maintaining the business is key.

Next to training, field time is an important component of business quality. Therefore, it is important our Agents get the time they need in the field. One of our primary goals is for our Agents to have four days a week in the field, two of which are what we call power days. A power day is defined as a day where an Agent has at most eight appointments.

To follow up training and field time, it is important that the Agency back up the Agent in quality. To do this, we have designated checkers who check every application submitted to the Home Office and verify new Agent business for a set period of time. We have a customer service individual who specializes in business conservation by contacting lapsed policyholders. We also provide Agents with a monthly quality report to show them how they are doing individually and how the Agency is doing as a whole."

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1. David Hausman  
Plymouth Meeting, PA



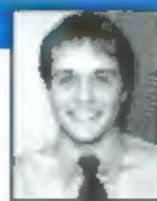
2. Paul Rumbuc  
Rochester, NY



3. Lawrence Hauck  
Auckland, NZ



4. John Baldo  
Framingham, MA



5. Joshua Robinson  
Swansea, IL

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

April Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Hausman	\$146,086	\$214,912		69.0	31	Eric Giglione
2. Paul Rumbuc	116,442	184,336		76.0	17	Durhon Oldham
3. Lawrence Hauck	96,901	108,986		69.0	12	Steve Friedlander
4. John Baldo	96,458	97,658	87		7	Giglione-Brister
5. Joshua Robinson	86,330	100,644		67.9	11	Geneser-Bitman
6. Leslie Taylor	85,589	101,016		67.6	14	Geneser-Bitman
7. Marc Rosen	74,014	91,667		67.9	17	Eric Giglione
8. Joseph Diecedue	73,944	73,944		72.1	11	Nick Nitkowski
9. Steven Greer	68,963	85,202		75.1	10	Durhon Oldham
10. Marlon Underwood	68,458	101,350		67.0	14	Scott Smith

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$476,928	\$721,359		76.0	17	Durhon Oldham
* 2. David Hausman	456,162	677,646		69.0	31	Eric Giglione
* 3. Steven Greer	310,425	351,816		75.1	10	Durhon Oldham
* 4. Leslie Taylor	302,701	372,042		67.6	14	Geneser-Bitman
* 5. Marc Rosen	295,393	340,897		67.9	17	Eric Giglione
6. John Baldo	268,229	294,665	87		7	Giglione-Brister
7. Jeffrey Dinocento	262,973	326,144		67.3	14	Eric Giglione
8. Lawrence Hauck	254,224	311,697		69.0	12	Steve Friedlander
9. Marlon Underwood	237,995	350,960		67.0	14	Scott Smith
10. Joshua Robinson	237,285	294,546		67.9	11	Geneser-Bitman

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
John McGrath	Rick Altig	\$6,639.36
Rusty Jewell	Nick Nitkowski	\$5,275.55
Russell Morris	Marc Zipper	\$3,509.48
Victoria DeRosier	Williams-Williams	\$3,396.79
Timothy Cruise	Scott Smith	\$3,263.27
Marlon Underwood	Scott Smith	\$3,140.87
Jinzhou Zhao	Rick Altig	\$2,903.45
Michael Nowak	Durhon Oldham	\$2,825.25
James Dattilo	Marc Zipper	\$2,771.68
David Ragland	Tyrone Conard	\$2,763.25

Total Retention Bonus Paid Out: \$548,865.14 502 Producers Qualified

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Lawrence Hauck	Steve Friedlander	\$9,089.17
Joshua Robinson	Geneser-Bitman	\$8,601.69
Paul Rumbuc	Durhon Oldham	\$8,159.08
Steven Greer	Durhon Oldham	\$7,061.48
Joseph Diecedue	Nick Nitkowski	\$5,953.07
Jim Bianchi	Durhon Oldham	\$5,825.91
Leslie Taylor	Geneser-Bitman	\$5,479.93
John Baldo	Giglione-Brister	\$5,140.71
Donna Coffey	David Cohen	\$5,133.58
David Hausman	Eric Giglione	\$4,814.88

Total Leadership Bonus Paid Out: \$157,492.42 84 Producers Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Al Wall	Joshua Chalom	\$1,996.27
Richard Meshulam	David Cohen	\$1,530.00
Brenda DiSomma	Eric Giglione	\$1,464.30
Charles Hill	Jalolt-Foti	\$1,459.98
Malka Arony	Cohen-Hartman	\$1,244.24
Rona Pileggi Spano	Scott Smith	\$1,188.96
Erica Dalager	Rick Altig	\$1,174.40
Becky Culler	Bill Jennings	\$1,110.83
Robin Denham	Geneser-Geneser	\$887.88
Laurie Onasch	Joseph Marone	\$856.45

Total PR Bonus Paid Out: \$28,122.64 48 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. For a full list of bonus qualifiers in each category, contact your SGA.



## Introducing American Income's Critical Illness Plan

No one is immune to critical illness. That is why American Income has developed a Critical Illness plan. This policy pays a one-time lump sum benefit upon written proof of first diagnosis of a covered critical illness. To find out more about why this particular coverage is crucial read on.

Do you know of anyone who has ever had a heart attack, stroke or major organ transplant and survived? What was their life like for the first year or two after? Chances are their health insurance didn't cover all the costs; or their expenses got to the point they had to borrow money to get out of "illness debt."

What is your risk of developing a critical illness? The statistics are clear: people are living longer, and as they live longer, they are more likely to experience a critical illness.

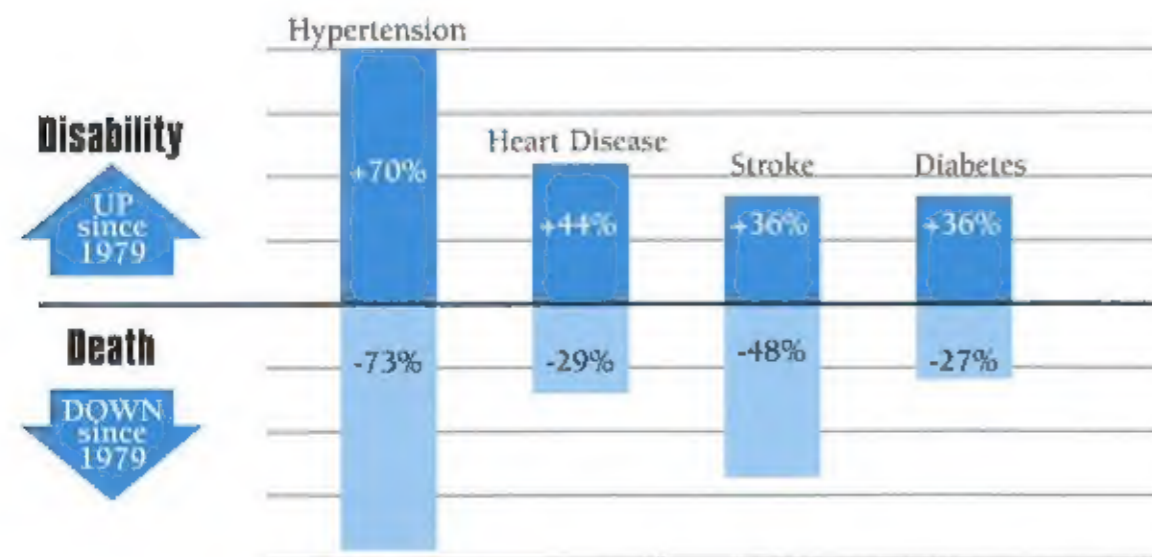
According to the American Heart Association, 2002 *Heart and Stroke Statistical Update*:

- Every 29 seconds an American will suffer a coronary event, and about every minute someone will die from one.
- On average, someone in the U.S. suffers a stroke every 53 seconds; 28 percent of those who suffer a stroke are under the age of 65.
- In the U.S., 73 percent of heart transplant patients are male, 19 percent are ages 35-49 and 51 percent are ages 50-64.

### More are Surviving

In the last 20 years, deaths due to the "big three" (cancer, heart attack and stroke) have decreased significantly. However, disabilities due to these illnesses have increased dramatically.

Rates of death and disability in 1999 compared to 1979.



Source: National Center for Health Statistics, 1999

### Covered Critical Illnesses:

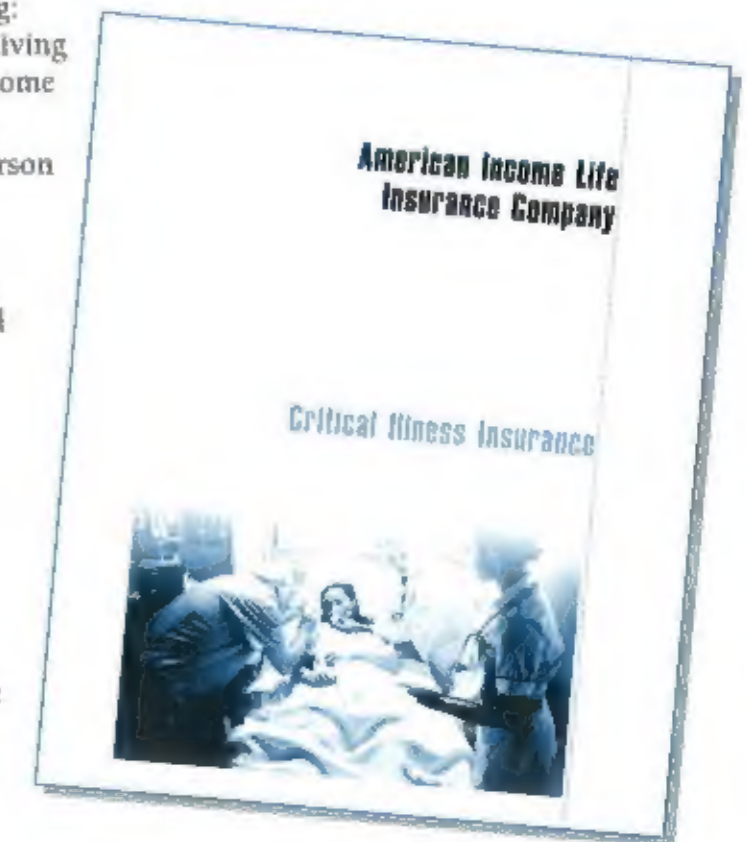
A covered person is limited to only one first diagnosis benefit. Coverage for such person terminates upon payment of his/her benefit. Covered illnesses include heart attack, stroke, end stage renal disease, major organ transplant, total loss of eyesight in both eyes and total loss of hearing in both ears. With this policy, some limitations and exclusions may apply.

### Policy Features

- You choose the benefit amount: \$10,000, \$25,000 or \$50,000
- Issue ages 18-64
- One-time lump sum benefit
- Guaranteed renewable to age 80, or upon payment of benefit, whichever is earlier
- Policy covers one individual and may cover his/her spouse
- Pays in addition to any other coverage you may have
- Premiums will not increase on an individual basis
- Benefit amount can be used for anything: co-pays/deductibles, lost income, daily living expenses, housekeeping or child care, home health care, etc. — the choice is yours!
- Benefit paid directly to you, or other person you designate
- Reinstatement benefit: Policy can be reinstated in the event the policy lapses provided all past premiums due are paid
- Benefit reduces 50 percent at age 65

### Note:

The Home Office will advise SGAs when the policy becomes available in their area. American Income's Critical Illness policy is not yet available in all states.



## STATE GENERAL AGENTS



Rick Altig

Category I	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Rick Altig	\$1,027,756	\$596,400	172	\$1,652,405		68.5	\$3,241,786	\$2,385,600	136	\$5,321,718
Geneser-Genesar	210,501	123,600	170	277,704	83		896,379	494,400	181	1,198,285
Scott Smith	355,867	276,000	129	613,943		68.1	1,342,948	1,104,000	122	2,488,616



Durhon Oldham

Category II	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$247,570	\$84,000	296	\$340,633		75.8	\$917,467	\$336,000	273	\$1,228,647
Giglione-Briester	204,399	98,000	213	228,326		71.4	689,287	384,000	180	743,321
Joshua Chalom	143,701	96,000	150	192,152		69.0	377,136	384,000	98	491,113



Marc Morton

Category III	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Marc Morton	\$111,955	\$68,400	164	\$156,840		68.9	\$367,570	\$273,600	134	\$552,948
David Zophin	98,385	68,400	141	131,546	90		201,097	273,600	74	329,678
Matt Blumert	87,400	68,400	128	143,215		67.2	254,987	273,600	93	407,705

## STATE GENERAL AGENTS



Nick Nitkowski

Category IV	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Nick Nitkowski	\$203,111	\$56,400	360	\$205,437		68.6	\$530,190	\$225,600	235	\$541,179
Steve Friedlander	139,524	56,400	247	183,741		68.5	396,662	225,600	176	550,796
Bill Jennings	109,371	56,400	194	137,946		71.4	315,248	225,600	140	439,605
John Akers	64,386	56,400	114	81,752	84		229,154	225,600	102	339,876



Rick Altig & Alan Martyn

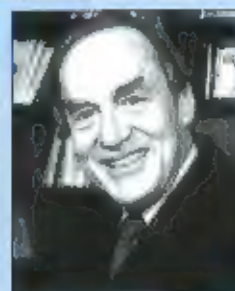
Category V	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Martyn	\$81,567	\$44,400	184	\$106,575		69.3	\$224,162	\$177,600	126	\$339,813
Ramin Kouladij	62,234	44,400	140	103,783		69.9	177,099	177,600	100	285,454



Gary Williams & Lori Williams

Category VI	APRIL PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Williams-Williams	\$110,424	\$96,000	115	\$155,116	86		\$318,832	\$316,800	101	\$462,704
Marcellus Adams	49,918	44,400	112	51,178	85		236,006	177,600	133	242,885

## Owing



FROM THE DESK OF:

**Bernard Rapoport**Founder &  
Chairman Emeritus

"We have direction and we definitely have more than just a sense of what is owed."

We can all agree we live in the greatest country in the world and it is the American people which has made this so. Their understanding that the effectiveness as well as the goodness of a society depends upon a recognition by the populace that good citizenry requires an understanding of owing and paying what you owe. And, America will only continue to be a great country as long as we continue to understand this fundamental philosophy. Most of us have good character because our mothers and fathers instilled this virtue upon us. Therefore, it can be said that we owe them more than we can ever repay.

This kind of reasoning extends to personal relationship as well, and can be approached collectively or individually. When we go to war, we collectively support our country. However, there are so many independent experiences we have in life that we address individually.

For example, take your opportunity at American Income. You owe for this opportunity because you are a part of the most exciting life insurance company in the United States. Anyone connected with this Company owes. But, when you think about owing for this opportunity, you may be left wondering who you owe. To answer that question simply, you owe it to the unions and union members of this nation.

When other companies stumble and remain stagnant, it is because these companies have no direction. Effectually, these corporations don't earn the right for their folks to have a sense of what is owed.

At American Income, we have direction and we definitely have more than just a sense of what is owed and to whom we owe our continued success and prosperity. We keep our eyes focused in only one arena and that arena is organized labor. There is an old saying that every country has but one king. The same can be said for business – every business has but one customer.

In our case our customers are unions and union members. Therefore, it is important we support them, and the reason we support them is because we owe them. It was a commitment to unions, and their commitment to us, that has enabled American Income to become a \$1 billion company.

Now that we know to whom we owe our magnificent opportunity and why it is owed, the next step is demonstrating our gratefulness. There are many ways we can demonstrate our thanks to the unions of this country. One way is by getting involved with their activities and getting to know their members. Another way is by supporting our nations unions during times of need such as during strikes or labor negotiations. However, the best way to demonstrate our thanks is by standing strong with our union brothers and sisters politically and contributing politically.

In this new wave of fundamentalism and reactionary thinking that pervades our country today, we need to help the unions elect representatives who are concerned for working folks and the issues that are important to those working folks.

Let me be clear, you don't *have* to pay what you owe, but what is interesting, whether you recognize it or not, is that the opportunity at American Income is unlimited because, from the beginning, we attempted to instill in our sales force the ability to recognition what is owed.

Contribute today and secure tomorrow for the working families of this country.

AMERICAN INCOME SALUTES...

The AFL-CIO and American Income Life Insurance Company sponsored a joint reception during the opening night of the AFL-CIO Executive Council's winter meeting. The reception was to honor four key groups for their support of America's working families and organized labor. They are: *Campaign for America's Future*, *Citizens for Tax Justice*, *Economic Policy Institute*, and the *Leadership Conference on Civil Rights*. They were recognized for their efforts to bring working families' issues to the nation's attention. Each organization is involved in public policy issue development, grass-roots mobilization or public debates on behalf of working families' concerns.

All of the American Income attendees were officially introduced and thanked for their support and cooperation by the AFL-CIO President John Sweeney. Introduced were Mark McAndrew, CEO; Bernard Rapoport, Founder; Roger Smith, President; Jules Pagano, Vice President, and Hugh Walsh, Assistant Vice President.

"We are honored to join with the AFL-CIO to celebrate the contributions that these outstanding organizations have made for workers and their families," said American Income President, Roger Smith.



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Al Wall  
Toronto, ON



Rona Pileggi Spano  
Woodridge, IL

Category B:



Brenda Swecker  
Pittsburgh, PA



Laurie Onasch  
Menomonee Falls, WI

Category C:



Roy Jessome  
Halifax, NS



Donald Spohn  
Columbus, OH

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	25,877	Rick Altig
2. Charles Hill	9,355	Jatoft-Foti
3. Richard Meshulam	8,006	David Cohen

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Al Wall	5,670	Joshua Chalom
2. Rona Pileggi Spano	4,978	Scott Smith
3. Charles Hill	4,378	Jatoft-Foti
4. Richard Meshulam	4,358	David Cohen
5. Brenda DiSomma	3,134	Eric Giglione

Category B	No. Cards	SGA
1. Brenda Swecker	3,760	Chris Lafond
2. Laurie Onasch	3,182	Manone & Altig
3. Susan Kelleher	1,763	David Zophin
4. Krissa Hensley	1,701	Mike Jones
5. Susan Fuldauer	1,690	Mark Hancock

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	Groups	SGA
1. Donald Spohn	17	Marc Morton
2. Susan Fuldauer	15	Mark Hancock
3. Richard Case	14	James Surace
3. Kenneth Altizer	14	Marc Morton
3. Paula Coulson	14	Ramin Kouladji

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	83,462	Rick Altig
*2. Charles Hill	20,455	Jatoft-Foti
3. Richard Meshulam	19,514	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Al Wall	14,644	Joshua Chalom
*2. Charles Hill	11,163	Jatoft-Foti
*3. Brenda DiSomma	11,128	Eric Giglione
4. David Blaisdell	10,414	Rick Altig
5. Richard Meshulam	8,932	David Cohen

Category B	No. Cards	SGA
*1. Malka Arony	9,188	Cohen-Hartman
*2. Laurie Onasch	6,739	Manone & Altig
*3. Brenda Swecker	5,626	Chris Lafond
4. Randy Stockley	5,341	Ramin Kouladji
5. John Wilkinson	5,089	Geneser-Bitman

All Time PR Group Production Record

YTD: 514 groups Darrell Dorey

Category C	Groups	SGA
*1. Richard Case	60	James Surace
*2. Cheryl Cook	44	Dennis Ishler
*3. Susan Fuldauer	38	Mark Hancock
4. Donald Spohn	36	Marc Morton
5. Kenneth Altizer	33	Marc Morton
5. Rachelle Valdez	33	Marcellus Adams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

PARADISE ISLAND, THE BAHAMAS

# ATLANTIS



Another Great



Destination

JUNE 3-6, 2004